Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF WISCONSIN	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this is an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	dentity Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Joseph First name  A Middle name  Gemignani, Sr.  Last name and Suffix (Sr., Jr., II, III)	Barbara First name  A Middle name  Gemignani Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-8877	xxx-xx-8922

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	■ I have not used any business name or EINs.  Business name(s)  EIN
5.	Where you live	616 E. Day Avenue Whitefish Bay, WI 53217	If Debtor 2 lives at a different address:
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Milwaukee County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)

	otor 1 otor 2	Joseph A Gemign Barbara A Gemigr					Case number (if known)	
Par	t 2:	Tell the Court About \	our Bank	ruptcy Ca	ase			
7.	Bank	chapter of the cruptcy Code you are				f each, see <i>Notice Required by</i> age 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for Ba	nkruptcy
	choc	sing to file under	☐ Chapt	ter 7				
			☐ Chapt	ter 11				
			☐ Chapt	ter 12				
			■ Chapt	ter 13				
8.	How	you will pay the fee	abo ord a p	out how your er. If your re-printed	ou may pay. Typic attorney is submi address.	ally, if you are paying the fee yo tting your payment on your beha	with the clerk's office in your local court for murself, you may pay with cash, cashier's checkalf, your attorney may pay with a credit card or	k, or money check with
						il <b>ments.</b> If you choose this optio (Official Form 103A).	n, sign and attach the Application for Individua	als to Pay
			but app	is not rec plies to yo	uired to, waive yo ur family size and	ur fee, and may do so only if you you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a jur income is less than 150% of the official povinstallments). If you choose this option, you nial Form 103B) and file it with your petition.	erty line that
9.	Have	you filed for	■ No.					
		ruptcy within the 8 years?	☐ Yes.					
	iast	o years:	□ res.	District		When	Case number	
				District		When		
				District		When	Case number	
10.		any bankruptcy s pending or being	■ No					
	filed not f you,	by a spouse who is iling this case with or by a business ner, or by an	☐ Yes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		When	Case number, if known	
11.		ou rent your lence?	■ No.	Go to	line 12.			
			☐ Yes.	Has yo	our landlord obtain	ned an eviction judgment agains	you?	
					No. Go to line 12	2.		
					Yes. Fill out <i>Initia</i> this bankruptcy p		ludgment Against You (Form 101A) and file it	as part of

	otor 1 Joseph A Gemign otor 2 Barbara A Gemign				Case number (if known)	
Par	t 3: Report About Any Bu	ısinesses	You Ow	n as a Sole Propriet	or	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	e and location of bus	iness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numl	oer, Street, City, Stat	e & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	x to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?	proceed you are o cash-flov § 1116(1	re filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to d under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, we statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1)(B).			
	For a definition of small	■ No.	ı am	not filing under Chap	ter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am Code		11, but I am NOT a small business debtor according to the definition in the Bankrup	tcy
		☐ Yes.			11, I am a small business debtor according to the definition in the Bankruptcy Code d under Subchapter V of Chapter 11.	, and
		☐ Yes.	I am	filing under Chapter se to proceed under	11, I am a debtor according to the definition in $\S$ 1182(1) of the Bankruptcy Code, ar Subchapter V of Chapter 11.	nd I
Par	t 4: Report if You Own or	· Have Any	/ Hazard	ous Property or Any	y Property That Needs Immediate Attention	
14.	Do you own or have any	■ No.				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is , why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?		
					Number, Street, City, State & Zip Code	

## Part 5:

## Explain Your Efforts to Receive a Briefing About Credit Counseling

## Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

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counseling because of:

## ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

## ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

	otor 1 Joseph A Gemign otor 2 Barbara A Gemign				Case number	(if known)
Part	t 6: Answer These Quest	ions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily co			ned in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.	Are your debts primarily bu money for a business or inve			
			☐ No. Go to line 16c.	ŭ		
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you or	we that are not consu	mer debts or busines	s debts
17.	Are you filing under	■ No.	I am not filing under Chapter	7. Go to line 18.		
	Chapter 7?	<b>—</b> 110.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Dare paid that funds will be ava			erty is excluded and administrative expenses
	administrative expenses are paid that funds will		□ No			
	be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000	)	□ 25,001-50,000
	you estimate that you owe?	<b>50-99</b>	)	<b>5001-10,000</b>		<b>5</b> 0,001-100,000
		□ 100-1 □ 200-9		☐ 10,001-25,0	000	☐ More than100,000
19.	How much do you	□ \$0 - \$	550,000	□ \$1,000,001	- \$10 million	☐ \$500,000,001 - \$1 billion
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million		☐ \$1,000,000,001 - \$10 billion
		`	.001 - \$500,000	□ \$50,000,00°	1 - \$100 million 01 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
		<b>\$</b> 500,	,001 - \$1 million	<b>山</b> \$100,000,00	J1 - \$500 million	☐ More than \$50 billion
20.	How much do you	□ \$0 - \$	550,000	<b>\$</b> 1,000,001	- \$10 million	□ \$500,000,001 - \$1 billion
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million		☐ \$1,000,000,001 - \$10 billion
			,001 - \$500,000 ,001 - \$1 million	\$50,000,00		□ \$10,000,000,001 - \$50 billion
		<b>山</b> \$500,	001 - \$1 million	<b>□</b> \$100,000,00	01 - \$500 million	☐ More than \$50 billion
Part	57: Sign Below					
For	you	I have ex	camined this petition, and I dec	lare under penalty of p	perjury that the inform	nation provided is true and correct.
						under Chapter 7, 11,12, or 13 of title 11, oose to proceed under Chapter 7.
			rney represents me and I did not, I have obtained and read the			an attorney to help me fill out this
		I request	relief in accordance with the c	hapter of title 11, Unit	ed States Code, spec	rified in this petition.
			tcy case can result in fines up t			r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,
		/s/ Jose	eph A Gemignani, Sr.		/s/ Barbara A Ge	
			A <b>Gemignani, Sr.</b> e of Debtor 1		Barbara A Gemi Signature of Debtor	
		Executed	d on October 22, 2021		Executed on Oct	ober 22, 2021
			MM / DD / YYYY			/ DD / YYYY

Debtor 1	Joseph A Gemignani, Sr.		
Debtor 2	Barbara A Gemignani	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David G. Kingsta	d	Date	October 22, 2021
Signature of Attorney fo	r Debtor		MM / DD / YYYY
David G. Kingstad 1	011206		
Printed name Kingstad Law Firm,	II.C		
Firm name	LLU		
4811 South 76th Str	eet		
Suite 410			
Greenfield, WI 5322	0		
Number, Street, City, State & Z	P Code		
Contact phone 414-281	5500	Email address	dkingstad@kingstadlaw.com
1011206 WI			
Bar number & State			

American Honda Finance BMO Harris Bank N.A. Attn: National Bankruptcy Center Box 94033 Palatine, IL 60094 Po Box 168088

Chase/Bank One Card Serv P.O. Box 15298 Wilmington, DE Wilmington, DE 19850

Amex El Paso, TX 79998

Irving, TX 75016

Capital Management Services L@iti/Sears Correspondence/Bankruptcy
Po Box 981540
Buffalo, NY 14206-2317
Buffalo, NY 14206-2317
St Louis, MO 63179

St Louis, MO 63179

ARS National Services Inc. Capital One

Citibank ARS National Services Inc. Capital One
PO Box 463023
Attn: Bankruptcy
Escondido, CA 92046-3023
Po Box 30285
Salt Lake City, UT 84130
Citicorp Credit Srvs/Cenā
Po Box 790034
St Louis, MO 63179

Attn: Bankruptcy Po Box 6500

AT&T Universal Citi Card Capital One Bank USA NA Citibank/Best Buy c/o Corporatioin Service Companyticorp Credit Srvs/Cena 100 Shockoe Slip, 2nd Fl Po Box 790034 Sioux Falls, SD 57117 Richmond, VA 23219

St Louis, MO 63179

Axcess Financial Capital One Bank USA NA Citibank/Goodyear 7755 Montogomery Road c/o Blitt & Gaines PC Attn: Bankruptcy Suite 400 250 E. Wisconsin Ave, 18th Fl Po Box 790034 Cincinnati, OH 45236 Milwaukee, WI 53202 St Louis, MO 63179

El Paso, TX 79998

Bank of America Capital One/boscovs Client Services
Attn: Bankruptcy Attn: Bankruptcy 3451 Harry S. Try
Po Box 982234 Po Box 30285 Saint Charles, I
El Paso, TX 79998 Salt Lake City, UT 84130

3451 Harry S. Truman Blvd Saint Charles, MO 63301-

Bank of America Capital One/SaksFirst
Attn: Bankruptcy Attn: Bankruptcy
4909 Savarese Circle Po Box 30285
Tampa, FL 33634 Salt Lake City, UT 84130

Comenity Bank/Boston Sto Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Barclays Bank Delaware Capital One/Younkers Attn: Bankruptcy
Po Box 8801 Po Box 8801

Attn: Bankruptcy Po Box 30285 Wilmington, DE 19899 Salt Lake City, UT 84130 Columbus, OH 43218

Comenity bank/J Crew Attn: Bankruptcy Po Box 182125

Wilmington, DE 19850

BBR Investments LLC Chase Card Services Comenity Bank/The SportsA 100 North Center Street Attn: Bankruptcy Attn: Bankruptcy Po Box 15298 Po Box 182125 Columbus, OH 43218

Blitz & Gaines Attorneys at Lamase Mortgage

Credit Control LLC 775 Corporate Woods Parkway Chase Records Center/Attn: Cobbespendence Drive, Ste 3 Vernon Hills, IL 60061 Mail Code LA4 5555 700 Kansas Hanzelwood, MO 63042 Monroe, LA 71203

Credit One Bank Attn: Bankruptcy Department Attn: Credit Administrator 508 New York Ave. Po Box 98873 Po Box 3043
Las Vegas, NV 89193 Milwaukee, WI 53201

Kohls/Capital One

Sheboygan County TreasurO Sheboygan, WI 53081

Dell Financial Services Macys/fdsb Attn: Bankruptcy
Po Box 81577

9111 Duke Boulevard Austin, TX 78708

Mason, OH 45040

Sunrise Cross P.O. Box 9100 Farmingdale, NY 11735 Sunrise Credit Services

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Mercantile Adj Bureau Syncb/Care Credit 165 Lawrence Bell Dr, #100 Attn: Bankruptcy Dept Po Box 965060

Orlando, FL 32896

Financial Recovery Services Midland Credit Management Syncb/flan P.O. Box 385908 350 Camino De La Reina, Ste 100 Minneapolis, MN 55438 San Diego, CA 92108

First Source 205 Bryant Woods South Buffalo, NY 14228

Midland Funding LLC Synchrony Bank/Gap PO Box 2011 Warren, MI 48090

Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Ford Motor Credit Po Box 62180 Colorado Springs, CO 80962

Milwaukee County Treasurer National Bankruptcy Service Ccenter 9th Street, Room #102 Attn: Bankruptcy Milwaukee, WI 53233

Synchrony Bank/Sams Po Box 965060 Orlando, FL 32896

Gray & Associates, LLP Nationwide Credit LLC US Bank 16345 W. Glendale Drive PO Box 15130 Attn: Ba New Berlin, WI 53151 Wilmington, DE 19850 Po Box 53

Attn: Bankruptcy Po Box 5229 Cincinnati, OH 45201

Horizon Law 611 N. Barker Road, Ste 209 Attn: Bankruptcy PO Box 1800 Brookfield, WI 53045

Portfolio Recovery Associates ISIBank 120 Corporate Boulevard Saint Paul, MN 55101 Norfolk, VA 23502

IRS P.O. Box 7346 Philadelphia, PA 19101

Santander Consumer USA US Bank Card Member Serv Attn: Bankruptcy Po Box 961245 Fort Worth, TX 76161

PO Box 108 Saint Louis, MO 63166

JP Morgan Chase Bank 3415 Vision Drive Columbus, OH 43219

Sharpes Condominium Association Bank/RMS 2433 Northwood Drive Attn: Bankruptcy Saukville, WI 53080-2429 Po Box 5229

Cincinnati, OH 45201

Village of Elkhart Lake PO Box 143 Elkhart Lake, WI 53020

Village of Whitefish Bay Municipal Court 5300 N. Marlborough Drive Milwaukee, WI 53217

Wisconsin Department of Revenue Special Procedures Unit P.O. Box 8901 Madison, WI 53708-8901